

Alabama's Online Insurance Verification System (OIVS)



Presenters: Jay Starling & Sherry Helms

Mandatory Liability Insurance

- Chapter 7A, title 32 Code of Alabama
 - No person shall operate, register, or maintain registration of a motor vehicle designed to be used on a public highway unless it is covered by a liability insurance policy.
 - Exempt vehicles include:
 - Trailers
 - vehicles owned by the US, State or any political or governmental subdivision thereof
 - implements of husbandry
 - vehicles owned by a licensed motor vehicle dealer
 - interstate commercial motor vehicles
 - vehicles covered by commercial automobile insurance or blanket liability insurance policy

Mandatory Liability Insurance

- Vehicle operators are required to provide evidence of insurance to any law enforcement officer during a traffic stop or accident.
- Evidence of insurance includes the following:
 - Insurance card (most common)
 - temporary insurance card
 - declaration page
 - certificate of insurance
 - insurance bond
 - rental agreement
 - combination of proof of purchase of the vehicle within the previous 20 days and current insurance card for the vehicle being replaced

Mandatory Liability Insurance

- The MLI law is currently enforced by mailing questionnaires to:
 - randomly selected registrants
 - DL suspensions
 - AOC convictions
- Failure to provide evidence of insurance results in registration suspension
- Reinstatement fee must be paid and evidence of insurance must be presented to licensing official to remove suspension

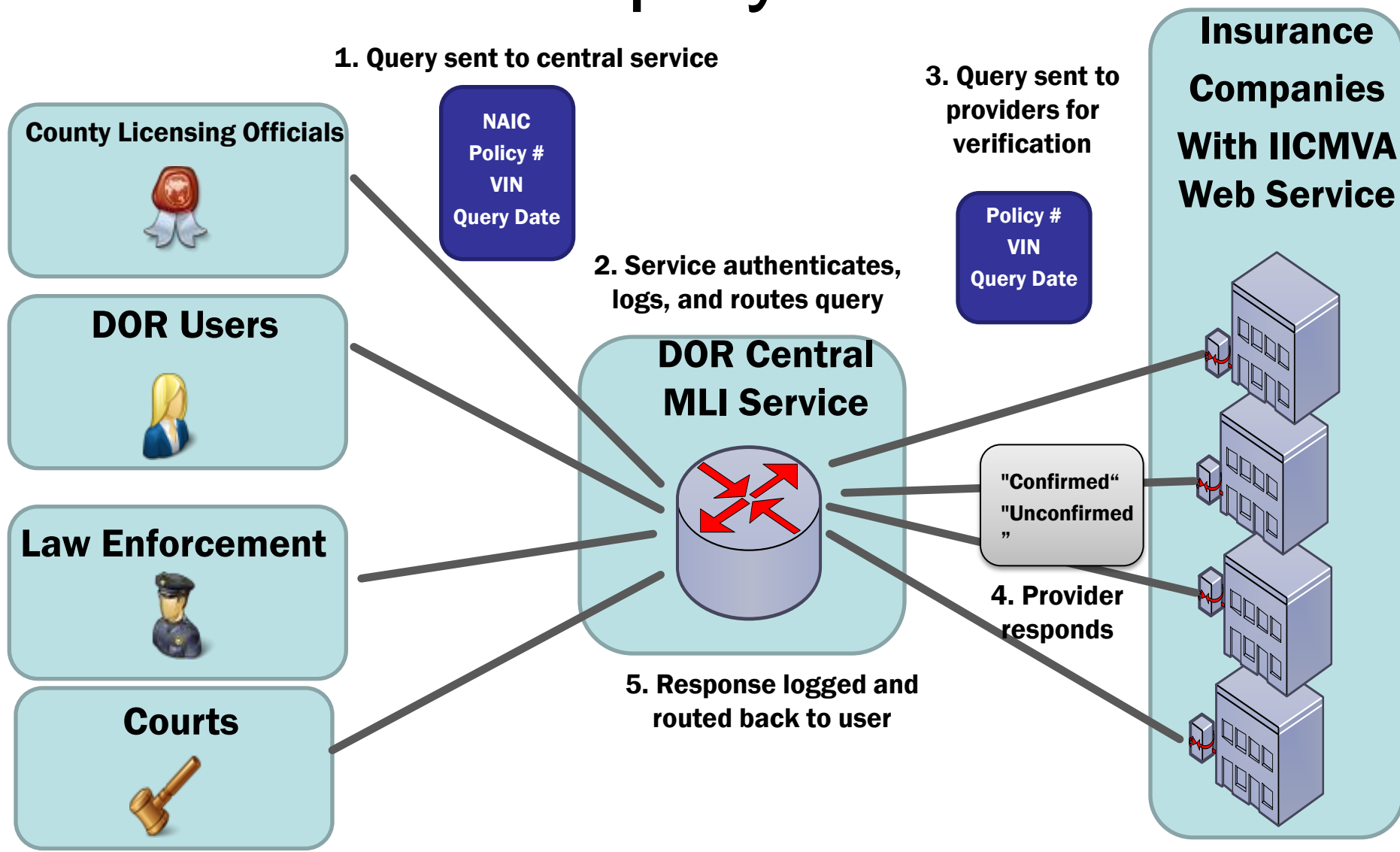
Act 2011-688

- Beginning January 1, 2013, insurance may be verified utilizing an OIVS.
- Law enforcement, license plate issuing officials and DOR will immediately verify insurance with the registrant's insurance company using the internet.
- The insurance company's NAIC number, policy number, VIN and verification date is sent to the insurer and a "confirmed" or "unconfirmed" response is received.

OIVS

- County license plate issuing officials will use OIVS to verify insurance during registration.
- Law enforcement will use OIVS to verify insurance during traffic stops and accidents.
- DOR will use OIVS to verify insurance when it receives notice of AOC convictions, DL suspensions and “unconfirmed” responses.
- If evidence of insurance cannot be verified using OIVS, insurance may be verified upon presentation of insurance evidence.

OIVS Inquiry Structure



Insurance Advisory Council

- Act 2011-688 established the OIVS advisory council to:
 - Facilitate the implementation of the OIVS using the IICMVA model
 - Assist in the development of a detailed guide for insurers
 - Outline the testing phase and identify any changes
 - Issue a report to DOR, DPS and DOI

Insurance Advisory Council

- The council includes 13 members:
 - DOR (2)
 - DOI (1)
 - APJA (1)
 - AIA (1)
 - PCI (1)
 - DPS (1)
 - AATA (1)
 - 3 Insurance Reps.
 - NAMIC (1)
 - AIIA (1)
- The council has met monthly since July 2011.
- Council meeting minutes and agendas are posted to the DOR website.

DOR Website

Insurance Advisory Council

Click on a link below to view additional information.

Council Information

[View a list of council members](#)

[Agendas and minutes](#) from council meetings

Online Insurance Verification System (OIVS) Information

[Download Act 2011-688](#)

[Letter to insurers from ADOR Commissioner](#) | [MLI Data Upload Guide](#) for uploading MLI data to ADOR's secure FTP site.

[Sample OIVS web service](#)

[OIVS user guide](#) | [cover letter](#)

[OIVS Level 3 Certificate and Certificate Chain](#)

[OIVS WSDL and schemas](#)

Insurance Industry Committee on Motor Vehicle Administration (IICMVA):

[Model User Guide](#)

[Insurance Data Transfer Guide](#)

Promotional Information

[Online Insurance Verification System \(OIVS\) brochure](#)

[Be Sure to Insure brochure](#)

[OIVS promotional poster](#) (11x17)

Preparing for OIVS

- Limited scope book of business requested from insurers
- Based on IICMVA insurance data transfer guide
- Includes NAIC, policy number, VIN and effective date
- Integrated insurance information into registration databases
- Provided quarterly until January 2013

Public Awareness Campaign

- Began August 1, 2012
- Includes the following activities:
 - electronic ads explaining the new MLI enforcement
 - Social media (Facebook, twitter, YouTube).
Keyword: MLI Alabama
 - Radio & billboard ads
 - Broadcast & cable TV ads
 - Ads will run through January 31, 2013
 - After January, ads run 3rd week of every month through Oct. 2013

OIVS Website



Be Sure To Insure



[HOME](#)

[FAQS](#)

[INFORMATION/DOCUMENTS](#)

[HELPFUL SITES](#)

[CONTACT](#)



OIVS Poster

BE SURE to **INSURE!**



Beginning January 1, 2013, license plate issuing officials will attempt to verify liability insurance utilizing the State of Alabama Online Insurance Verification System, which will allow license plate issuing officials to immediately verify the insurance status of a vehicle at any point in time.

**FOR ADDITIONAL INFORMATION CONCERNING
ALABAMA'S MANDATORY LIABILITY INSURANCE LAW:**

www.revenue.alabama.gov

OIVS Brochure

PENALTIES FOR VIOLATIONS

An owner or operator convicted of a mandatory liability insurance violation may be fined by law enforcement as follows:

- First violation - up to \$500 fine.
- Second or subsequent violations - up to \$1,000 fine and/or a six-month driver license suspension.

In addition to the above violation, if a vehicle is registered or operated without liability insurance, the vehicle registration will be suspended and the vehicle owner will be subject to the following:

- First violation - \$200 reinstatement fee.
- Second or subsequent violations - \$400 reinstatement fee and a mandatory four-month registration suspension.

Evidence of current insurance must also be provided in order to reinstate the vehicle registration.

Evidence of current insurance, along with the reinstatement fee, may be submitted to the county license plate issuing official in the vehicle owner's county of residence, or any of the Alabama Department of Revenue Taxpayer Service Centers located throughout Alabama.

Please visit www.revenue.alabama.gov for Taxpayer Service Center locations.

ACCIDENTS WITH UNINSURED MOTORISTS

Insurance information is available from the motorist involved in an accident or from the Safety Responsibility Accident Report (SR-13) filed with the Department of Public Safety.

For additional information, contact:

Alabama Department of Public Safety
Driver License Division
Safety Responsibility Section
P.O. Box 1471
Montgomery, AL 36102
Phone: (334) 242-4222
Website: www.dps.alabama.gov



MORE INFORMATION

For additional information concerning Alabama's mandatory liability insurance law, contact:

Alabama Department of Revenue
Motor Vehicle Division
Mandatory Liability Insurance Unit
P.O. Box 327650
Montgomery, AL 36132- 7650
Phone: (334) 242-3000
Fax: (334) 353-8105
Email: mli@revenue.alabama.gov
Website: www.revenue.alabama.gov



IMPORTANT NOTICE

concerning

Mandatory Liability
Insurance Law

BE SURE TO INSURE!




For more information:

BeSureToInsureAL.com

OIVS Testing


- Ten (10) pilot counties
- Four (4) insurers
- Testing began in August 2012
- Adding counties and insurers daily
- New MLI system
- LETSgo interface for law enforcement

New MLI System


 **MVTRIP**
Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾


 **Welcome to MVTRIP, County User**

The Alabama Department of Revenue Motor Vehicle Division is responsible for issuing motor vehicle titles, motor vehicle dealer licenses, maintaining vehicle registration information and enforcing the Mandatory Liability Insurance Act. In addition, the division administers the International Registration Plan (IRP) and International Fuel Tax Agreement (IFTA). This portal provides information necessary to process motor vehicle transactions.

 **MVTRIP Applications**


▶ Related Applications


▶ Mandatory Liability Insurance


 Search


 Reinstatement Report

▶ Unclaimed Vehicle Report

 **News and Alerts**

 [9/10/2012 - Fraternal Order of Police License Plates](#)
The Fraternal Order of Police distinctive license plate has been redesigned and is being delivered to county offices for issuance beginning October 1, 2012. Once the new designs are issued, please remove all license plates with the old designs from ...
[--Click to View the Entire Article--](#)
- Motor Vehicle Division

 [9/10/2012 - MVTRIP Reporting](#)
Effective 9/11/2012, the MVTRIP reporting feature will be available to county administrators. This feature will allow users to view registration statistics and errors for their county. Please contact the MVD if you need assistance.
- Motor Vehicle Division

 [8/31/2012 - August 2012 Vehicle Registration Renewal Deadline Extended for Mobile and Baldwin Counties](#)
Montgomery—The Alabama Department of Revenue (ADOR) announced today that the August 2012 motor vehicle registration renewal deadline has been extended through Sept. 14, 2012, for vehicle owners residing in Mobile and Baldwin counties due to the effec...
[--Click to View the Entire Article--](#)
- Alabama Department of Revenue



New MLI System



MVTRIP

Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▼

Search



Search

Search (Name, DL, VIN, Tag or PIN):

Submit



Results

Registrant1 Name	DL State	DL #	PIN	Tag	Status	Posted	Source	Details
Test User	AL	8082082	SPB00M	WFOM	OP	1/11/2012 2:29 PM	DPS	Details
Test User	AL	7798385	Y56J1Z	C-LOB	OP	1/11/2012 2:27 PM	DPS	Details
Test User	AL	7689408	U1N4KX	SH4DO	OP	1/11/2012 2:26 PM	DPS	Details
Test User	AL	7675446	8QJ5M0	FORBUG	OP	1/11/2012 2:26 PM	DPS	Details
Test User	AL	7636827	3ZX5NG	WHOAK	OP	1/11/2012 2:26 PM	DPS	Details
Test User	AL	7498220	O18XQA	GAMMOM	OP	1/11/2012 2:26 PM	DPS	Details
Test User	AL	7393217	XU7VKN	NO1TOM	OP	1/11/2012 2:26 PM	DPS	Details
Test User	AL	7209700	6KQ77M	KEMON	S1	1/11/2012 2:25 PM	DPS	Details
Test User	AL	7202722	EPX978	YBNOSZ	S1	1/11/2012 2:25 PM	DPS	Details
Test User	AL	7196380	2ZFKLX	KOSHA	R1	1/11/2012 2:25 PM	DPS	Details



New MLI System



MVTRIP

Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾

Search



Search

Search (Name, DL, VIN, Tag or PIN):


john smith

John Smith

Submit




New MLI System


MVTRIP
 Motor Vehicle Title Registration & Insurance Portal


Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾



MLI Record


Registrant


Name: John Smith Address: 123 Street
 DL #: [XOXOXOX](#) Montgomery, AL 00000-0000


Vehicle


Tag: [69DZ8E](#) VIN: 1XXXXXXXXXXXXXXXXX PIN: XOXOXX
 Make: XXXX Model: XXXX Year: 2012


Overview


Registration Status: **OP**
 Verification Date:
 Last Tag Issue Date:
 Source: DPS
 Uploaded: 11/8/2012 10:25:31 AM
 Last Modified:




Submit Response


History

Add Note

Date	Activity	User	Status	Documents	Notes
No records to display.					


 << 1 >> >>>

Displaying items 0 - 0 of 0

New MLI System



MVTRIP

Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | Logout

Related Tasks ▾

Submit Response

- [You must collect the Suspension Fee.](#)



Registration Information

Submit

VIN: 1XXXXXXXXXXXXXXX Tag: 69DZ8E Make: XXXX Model: XXXX Year: 2012

For the vehicle specified in your letter, did you have liability insurance on 11/8/2012? ☐ Yes ☒ No ☐ No (Exempt)

☐ I acknowledge I have collected reinstatement fees of \$(200.00- 1st violation, \$400.00 - 2nd/subsequent violation) from this registrant for violation of the MLI law.



Policy Information

Policy #: a123454

Effective:



Expiration:



Insurance Company Information

Search Insurance
Companies:

Alfa Mut Ins Co

Get Company Info

NAIC #:

19135

Phone:

Address:

2108 East South Boulevard

City:

Montgomery

State:

AL

Zip:

36116

New MLI System

MLI Record



Registrant

Name: John Smith Address: 123 Street
DL #: [XOXOXOX](#) Montgomery, AL 00000-0000



Vehicle

Tag: [69DZ8E](#) VIN: 1XXXXXXXXXXXXXXXXX PIN: XOXOXX
Make: XXXX Model: XXXX Year: 2012



Overview


Registration Status: **R1**
Verification Date:
Last Tag Issue Date:
Source: DPS
Record Stage: First Reinstatement

Uploaded: 11/8/2012 10:25:31 AM
Last Modified: 11/19/2012 2:23:00 PM



History

[Add Note](#)

Date	Activity	User	Status	Documents	Notes
11/19/2012 2:23 PM	OIVS has checked and responded Unconfirmed reason - (System Cannot Locate Policy Key Information) for verification Date 11/19/2012 12:00:00 AM	countyuser	R1 - Reinstated (1st suspension)		
11/19/2012 2:22 PM	Record is Reinstated	countyuser	R1 - Reinstated (1st suspension)		
11/19/2012 2:22 PM	Clerk has responded No to First Suspension	countyuser	S1 - First suspension.		
11/19/2012 2:22 PM	First Suspension Response given by countyuser	countyuser	S1 - First suspension.		



New MLI System

MVTRIP
 Motor Vehicle Title Registration & Insurance Portal

Current User: countyuser | Organization: Washington | [Logout](#)

[Related Tasks](#)

Reinstatement Report

Search

County Head Office: Counties
 County Offices: Washington
 Begin Date: 11/1/2012
 End Date: 11/30/2012
[Search](#)

Totals
 Search results for 11/19/2012 2:34:32 PM

R1 Totals	R2 Totals	R3 Totals	R4 Totals	Grand Totals
Count: 5	Count: 0	Count: 0	Count: 0	Count: 5
Sub-Total: \$1,000.00	Sub-Total: \$0.00			Sub-Total: \$1,000.00
-10%: \$100.00	-10%: \$0.00			-10%: \$100.00
Total: \$900.00	Total: \$0.00			Total: \$900.00

Records
 [Export To Excel](#)

Date	Registrant	Reinstatement Code	Supension Code	DL #	Tag #	VIN	User	County Office	Fee Collected
11/19/2012 2:22:53 PM	John Smith	R1	S1	XOXOXOX	69DZ8E	1XXXXXXXXXXXXXX	countyuser	Washington	\$200.00

Law Enforcement Access

Logged In As
av5615
ORI AL0032019

About
Options
Save Current GPS Position

NAME
ALAN CODY VANZANT

ADDRESS
201 MARINA DR APT
3301
TUSCALOOSA, AL
354063243

RESTRICTIONS

SEX M WT 200
HT 6'2" DOB 3/30/1982
Age: 29

Quick Search
Search Type
All

LET'S Go

Current User: av5615@alacop.gov

Registration Information

Tag Number	Year	Make	Model	Primary Color	Secondary Color
63P7878	2006	JEEP	GRAND CHE	Green	/

Suspension Status

Registration Year 2009 Expiration Date 10/31/2009

Tag County TUSCALOOSA

Tag Description Passenger

USDOT HVUT False

Name on Registration VANZANT ALAN C

1901 5TH AVE EAST APT
TUSCALOOSA, AL 35401

Driver License 7088758

Display Person

Insurance

Provider (NAIC #)
Allstate (19252)

Policy Number
77 01 C 235890

Status
Confirmed

Last Verified Date
04/30/2011 3:53 PM

Verify Now

Title Information

Year	Make	Model	Name on Title
2006	JEEP	GRAND CHE	Vanzant Alan C

Body 4D Color GRN GRY Cylinders 6

1901 5th Ave East #22
Tuscaloosa, AL 35401

Decoded VIN Information

VIN	Year	Make	Model
1J4GR48K76C347034	2006	JEEP	GRAND CHEROKEE L

Style CARRY-ALL(SU) Country United States

Tag History (1) Title History (1)

Tag Number	Issue Date	Vehicle	VIN
63P786T	02/24/2009	JEEP	1J4GR48K76C34707
VANZANT ALAN C	10/31/2009		

Photo Op

Status: I

LET'S Go eCite ULTRA NCIC

Exit Contact Us Recent Data

11:09 AM 12/13/2011

Law Enforcement Access

LET'S Go **VEHICLE DETAIL**

Current User: av5615@alacop.gov

Registration Information

Tag Number	Year	Make	Model	Primary Color	Secondary Color
63P7878	2006	JEEP	GRAND CHE	Green	/

Suspension Status: 2009 Registration Year: 10/31/2009 Name on Registration: VANZANT ALAN C

Tag County: TUSCALOOSA 1901 5TH AVE EAST APT

INSURANCE VERIFICATION

VIN: 1J4GR48K76C347034

Policy Number: 77 01 C 235890

NAIC Number: 19252

Date of Record: 12/13/2011

Verify Now

Decoded VIN

VIN: 1J4GR48K7

Style: CARRY-ALL

Tag History

Registrant	Expiration Date	VIN
63P786T	02/24/2009	
VANZANT ALAN C	10/31/2009	JEEP
		1J4GR48K76C34707

Result

Confirmed

Insurance coverage was electronically confirmed by the company.

Quick Search

Search Type: All

LET'S Go **eCite** **ULTRA** **NCIC** **Exit** **Contact Us** **Recent Data**

11:09 AM 12/13/2011

Law Enforcement Access

The screenshot displays the Alabama Department of Revenue Motor Vehicle Division website. The main window shows 'VEHICLE DETAIL' for a 2006 Jeep Grand Che. The registrant is Alan Cody Vanzant. An 'INSURANCE VERIFICATION' overlay is present, showing a VIN of 1J4GR48K76C347034 and a policy number of 77 01 C 235890. The verification result is 'Unconfirmed (Code 9)' with the reason: 'Unconfirmed Reason Code 9: System found policy number, VIN cannot be verified.' The left sidebar contains user information, a search bar, and navigation links. The bottom of the screen shows a Windows taskbar with various application icons and the system clock.

VEHICLE DETAIL

Current User: av5615@alacop.gov

Registration Information

Tag Number	Year	Make	Model	Primary Color	Secondary Color
63P7878	2006	JEEP	GRAND CHE	Green	/

Suspension Status: [] Registration Year: 2009 Expiration Date: 10/31/2009 Name on Registration: VANZANT ALAN C

Tag County: TUSCALOOSA Address: 1901 5TH AVE EAST APT

INSURANCE VERIFICATION

VIN: 1J4GR48K76C347034

Policy Number: 77 01 C 235890

NAIC Number: 19252

Date of Record: 12/13/2011

Verify Now

Result

Unconfirmed (Code 9)

Unconfirmed Reason Code 9: System found policy number, VIN cannot be verified.

Decoded VIN

Registrant	Expiration Date	Make	VIN
63P786T	02/24/2009	JEEP	114GR48K76C34707
VANZANT ALAN C	10/31/2009	JEEP	

Tag History

Tag Number: 63P786T

Tag Style: CARRY-ALL

Quick Search

Search Type: Tag

Search Value: 63P786T

System Clock: 10:41 AM 12/13/2011

MLI Administrative Rule Updates

- 810-5-8-.05 Evidence of Insurance Requirements
 - Effective June 8, 2012
 - Allows presentation by electronic means to license plate issuing officials and law enforcement officers
 - Electronic mail sent from registrant's insurer
 - Computer printout from insurer
 - Facsimile of proof of insurance
 - Insurer providing electronic image/proof on registrant's cellular phone, lap top, or other portable type of electronic device
 - Acceptable in name other than registered owner if VIN on MV and evidence match and insurance currently in effect

MLI Administrative Rule Updates

- 810-5-1-.XXX - ADOR Issued Identification Number
 - 32-7A-17(d) requires LPIO to obtain valid, unexpired driver's license or identification card number, FEIN, national driver's license
 - When issuing or transferring motor vehicle registrations
 - To include in state and county databases (not to be included on MV registration receipts)
 - Grants authority to ADOR to assign identifying number to vehicle registrants to document compliance with MLI law
 - Use in extreme cases only as determined by LPIO
 - For registrants unable to provide valid, unexpired driver's license or identification card number, national driver's license or FEIN
 - Registrant must present other evidence of identity

MLI Administrative Rule Updates

- ADOR Issued Identification Number (continued)
 - Other evidence of identity includes but is **not limited to**
 - Medicare card “A”
 - U.S. Passport
 - Birth certificate
 - U.S. Citizen and Immigration Services Resident alien card/
Green Card
 - U.S. military ID (ex. Common Access Card, Uniformed Services
Identification Card, Military Separation Form (DD-214))
 - Tribal identification card
 - Professional license issued by a state or federal agency
 - Selective Service card or verification with Selective Service
Online Registration Verification system
 - Veterans Administration Card

MLI Administrative Rule Updates

- ADOR Issued Identification Number (continued)
 - Number reflected on other evidence of identity used to create department assigned identifying number.
 - If number includes a social security number or number not reflected on evidence, then a number, up to 20 digits, should be assigned to indicate compliance
 - Reflect in registration databases
 - RD for driver's license state data field
 - Assigned number in driver's license number field
 - Leave driver's license expiration date blank

MLI Administrative Rule Updates

- Amended Rules
 - 810-5-8-.04 Registration Denial –MLI Law
 - Amend to address changes in MLI law from Act 2011-688 effective January 1, 2013
 - 810-5-8-.06 Affirmation of Motor Vehicle Liability Insurance
 - Repeal
 - Code requirement for affirmation of insurance compliance removed effective January 1, 2013
 - Registrants must provide evidence prior to registration transaction
 - 810-5-8-.08 Refunds of MLI
 - No effective change
 - Address reference to code language which was moved by Act 2011-688
 - From 32-7A-9 to 32-7A-12

MLI Administrative Rules

- 810-5-8-.05 Evidence of Insurance Requirements
 - Effective June 8, 2012
 - Allows presentation by electronic means to license plate issuing officials and law enforcement officers
 - Electronic mail sent from registrant's insurer
 - Computer printout from insurer
 - Facsimile of proof of insurance
 - Insurer providing electronic image/proof on registrant's cellular phone, lap top, or other portable type of electronic device
 - Acceptable in name other than vehicle owner if VIN evidence match and insurance currently in effect

MLI Administrative Rules

- 810-5-8-.07 Vehicles Exempt from the MLI Law
 - Effective May 2, 2012
 - Exempts vehicles insured under blanket or commercial automobile liability insurance policy from OIVS verification of insurance
 - Evidence of insurance for vehicle exempt from OIVS must be provided to license plate issuing official
 - Evidence must be maintained in vehicle for presentation to law enforcement upon request

THANK YOU!

Mandatory Liability
Insurance Law

BE SURE TO INSURE!



Jay Starling

(334) 242-3000

MLI@revenue.alabama.gov